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AS YOU BUY CLOTHING

MARJORIE MEAD and DOROTHY GOSS

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AS YOU BUY CLOTHING

Clothes are a basic need of all people. Different people give different value to clothing. For some, its most important function is to protect them from the weather or just to meet the needs of modesty. Others choose clothing to match the demands of a job. Some people may use clothing to fit a mood, to build self-confidence, or to play a social role. Choosing and making clothing are often outlets for creative expression.

Meeting both the physical and the psychological clothing needs of each family member requires thought and planning. This booklet will consider plans for family clothing expenses, the clothing needs of family members, and things to consider when buying clothes. It will also discuss stores that sell clothes, the methods they use in selling, and ways of paying for clothes.



PLAN FAMILY CLOTHES SPENDING

People often look for a set formula to determine how much of their family's money should be spent for clothing. But just as individuals place different importance on clothes, families will spend different amounts of their incomes on clothes. Some things that influence how much of the family income will be spent on clothes are the amount of money the family has, the number of people in the family who are earning money, where the family lives, and the needs and desires of different family members.

Buying clothes can be part of an overall spending plan or budget. Ways of developing such a plan are discussed in Illinois Extension Circular 996, *How Your Family Can Live Within Its Income*.

The most useful kind of spending plan seems to be the one which is made up by the family that will use it. Each family sets the upper limit for the major areas of family spending (food, rent, clothing, etc.).

Within these major areas, you will need to do more planning as you go along. The budget is really a long-run spending plan to allow you freedom of choice and adjustment in the short run.

In developing the part of the master plan that deals with clothing, a record of the kind of clothes your family needs and buys will be helpful. In most families, these expenses are different from season to season. You may need to purchase major items, such as coats and suits, only once every two or three years.

You may wish to plan so that expensive items like suits and coats will not all have to be bought at the same time of year (or during the same year). You might plan to save ahead for purchases that are very expensive and will require a large amount of money. Your plan needs to allow for emergencies (such as having a child outgrow his shoes before you thought he would) and for special events such as weddings and vacation trips.

It is a help if all family members who buy family clothing take part in planning how to use the family's money. Having everyone plan and agree together in advance will help prevent arguments later about conflicting desires of the various family members.

To decide how the clothing dollars will be assigned, it is necessary to determine the needs of the individual family members.



ANALYZE FAMILY CLOTHING NEEDS

KNOW WHAT IS ALREADY ON HAND

At least once a year, each family member's clothing should be inspected. A good time to do this is at the changing of two seasons (such as summer into fall) when some garments are being taken from storage and others are ready to store. Teenage children can try on and examine their own clothes, but may need to consult with parents in making final decisions as to what to keep and what to discard. Young children can have their clothing needs decided for them.

As garments are checked for fit and state of repair, they can be sorted into three stacks. One stack will consist of clothing that is wearable as is. The second will be clothing that can be made wearable by cleaning, alteration, or repair. In the third stack will be clothing that cannot be worn and should be thrown out or given away.

PLAN WHAT TO BUY

Make a list of the wearable clothing belonging to each family member, and think of various ways in which those things can be worn together to make different outfits. Then determine what additional items are needed for each person. The clothing budget can be stretched by gifts of clothing, by hand-me-downs, and by making clothes at home.

Consider the possibility of making some clothing as a way of cutting costs. A seamstress should be skillful enough so that family members will find her work attractive and will wear the clothes she makes. Some items, such as pajamas and children's play wear, can be bought for about as much as it costs to make them, so if time is short these garments may as well be purchased.

Suggest to relatives and friends that certain items be given as gifts on the occasions when they might be giving presents to a member of the family. They will probably appreciate some help with their gift shopping, and this is another way to meet both clothing needs and clothing wants beyond the basic level of need.

When planning what must be purchased, be sure to remember articles of clothing that will be handed down from one child to another within the family. This clothing reduces the need to purchase new items. Often some clothes come into the family from outside, but the kind or amount can't be counted on ahead of time.

We have been talking about how to decide what the clothing needs for each family member are, and how to plan for clothing purchases. Does this mean that you can never buy something you happen to see when you are shopping, or substitute another kind of purchase for the one in your plan?

Sometimes spur-of-the-moment buys may meet a need that can't really be defined, but you know it would make you feel happy or self-confident to have that particular item of clothing. This type of buying may be the result of a need you didn't foresee or can't explain. As long as the purchase is used later, and no one is deprived of a more basic need because of it, an occasional quick decision to change your plan can be made.



KNOW HOW TO BUY CLOTHING

FASHION AND FAD

After the decisions are made as to what articles of clothing will be purchased, it is time to begin shopping. To be an effective shopper, every consumer should be familiar with the terms *fashion* and *fad*, and be able to recognize the apparel that falls into each of these groups.

Fashion consists of the prevailing styles or designs at any given time (for example, pleated skirts, A-line skirts, or gathered skirts). New styles are introduced constantly by fashion designers, and when a style

is widely accepted and followed it becomes the current fashion. A fashion usually lasts for at least three years, then it may be replaced by a new one.

A fad is a "mini-fashion." It may begin as some novelty which arouses interest or surprise. Fads last only a few months and are adopted by only a small group of people.

The length of time you expect to wear a garment is an important factor in deciding how much to spend for it. Most people would prefer to invest more money in a dress or suit that will be fashionable for several years than in a faddish item that will be outdated after one short season.

QUALITY IN CLOTHING

The quality that you will need in a particular garment is determined by how many times it will be worn, the occasions for which it will be worn, and how durable the garment must be to take the use it will get.

Individuals in your family will want to wear some garments (such as coats or suits) as long as possible. For such items, you need to buy the best quality available at the price you can afford. Some specific points which indicate quality in apparel are: the design of the garment, the fabric used, the construction of the garment, and the suitability of the garment to the wearer.

Design

Look for a garment which fits your needs and is attractive, but which is also in a style that will stay in fashion for the life of the article. Newness of design is not a sure guide to excellence. A garment should be chosen with regard to color, texture, and design lines that are becoming to the individual who will wear it.

Fabrics

Evaluate fabric quality in terms of the wear that can be expected from it. Check to see if it is woven or knitted without flaws. The kind of finish (durable press, shrinkage controlled, etc.) may also influence the performance of the fabric.

The fabric should be compatible to the design lines of the garment (such as a soft texture for gathering or folds). It should be durable enough for the use to be given it (firmly woven or knitted fabric for

children's clothing, for example). The fabric should be comfortable for the weather in which it is to be worn, and should be reasonably easy to care for. Upkeep costs should be low as compared with the purchase cost, and the initial cost should be standard for that type of fabric.

For further information on fabrics, refer to *Today's Fabrics*, Circular 917.

Construction

Carefulness in making clothes includes the way the garment is cut, how seams and darts are sewn, and accurate construction of pockets, buttonholes, collars, sleeves, and hems. Learn to recognize good workmanship.

The cut of the garment is important. All pieces of an article of clothing should be cut so that the yarns of a woven fabric, or the ribs of a knitted one, hang straight on the wearer rather than running "up-hill." Wherever possible patterns (like plaids or stripes) should match at seams. The nap or pile of a fabric like corduroy or velveteen should run in the same direction on all parts of the garment. If the fabric is not cut this way the light reflected by any one part will make it look like a different color than the rest.

Seam allowances should be wide enough not to pull out or ravel when there is strain. A good seam allowance is 5/8 inch. Wide seam allowances make it possible to let out a garment that is too tight. If the fabric used is one that ravel, the edges of the seams should be pinked, bound, or sewn some way so that they won't ravel away.

The sewing machine stitches that hold the garment together should be short and firm enough to hold without puckering. If the stitching is too loose, spaces will show between the pieces of the garment if you gently pull the fabric on each side of the seam. Chain stitching is used by some manufacturers to cut costs. It is faster than straight stitching, but the stitches will pull out very easily if the thread is broken.

Buttons, hooks and eyes, and snaps should be sewn on securely. (If they aren't, sew them on again yourself before they come off and get lost.)

Buttonholes should be stitched with close, deep stitches so that they won't pull out, and so that the fabric around the buttonhole won't ravel or fray with use.

The hem on a straight skirt should be about 2½ inches deep so that it will be attractive, and so that it can be let down if you need to make the skirt longer. On a flared or A-line skirt, the hem can be narrower (about 1½ inches) so that fullness in the fabric won't make the hem look lumpy.

Interfacing is extra fabric used between two layers of a garment (in cuffs and collars, for instance). It keeps the garment from stretching, and makes it stronger where buttons and buttonholes are placed or around the armholes of sleeveless garments. It should have the same care requirements as the rest of the fabric used in the garment. (The same is true for linings as well.)

Trims should either be removable or have the same care requirements and durability as does the rest of the article.

If you are doing your own sewing at home, read the labels of the fabrics you buy and the trims you use. Some things may need to be preshrunk, others may require dry cleaning, still others may be machine washable. It would be frustrating to discover that you had lined a washable dress with a fabric which should be dry cleaned only.

For more information on construction and fit of garments see Circular 951, *Your IQ in Clothing*.

SHOP AND COMPARE

To get the best quality for your money, shop and compare the prices of similar merchandise in several kinds of stores. (See page 18 for a description of stores and the services they offer.) From your personal experience in shopping and that of your friends, you will learn which stores carry the quality you want in various articles such as men's shirts, women's better dresses, etc. You will learn the policy of various stores in handling complaints and in accepting returned merchandise. If you shop in a store frequently, you will learn to recognize the sales personnel who give you reliable information about the merchandise they are selling.

Reading labels, knowing brand names, and being familiar with the characteristics of fibers, fabrics and finishes can help you to judge quality. With experience in using a particular brand, you become familiar with the quality that can be expected from that brand. A knowledge of brand names can help save time spent shopping for clothing.

WHAT'S ON THE LABEL?

For many years, the law did not require garment manufacturers to state the fiber content of a garment on its label or hangtag. Also, the many synthetic fibers and blends of fibers we have today were not available. The consumer learned through experience to select ready-to-wear clothes by the feel and appearance of the fabric used in the garment. Today, because of the variety of fabrics available, those guides are not enough. The best guides are the tags and labels which give information about the articles to which they are attached. Some of the facts that should be listed on a label are :

fiber content	shrinkage control
finishes used	colorfastness
care requirements	size
manufacturer's name and address	

Fiber Content

The Textile Fiber Products Act makes it mandatory for all major apparel textiles to have a label stating the percentage of each fiber that makes up 5 percent or more of the total fiber weight.

A general, or *generic*, name is given to all members of a fiber family. A label must tell the generic name of each fiber present. The specific *trade* name given a fiber by the manufacturer may not appear on a label without the generic name, and it may not be in larger print than the generic name. An example of this is Dacron (trade name) Polyester (generic name).

If the item is imported, the country of origin must appear on the label unless the product is changed. An example of change in product would be a dress made in the United States of Italian silk. In such case the origin of the fabric doesn't have to be given.

The Act also includes the following provisions about labeling clothing:

- If a garment has two or more parts, information showing the fiber content of each part can appear on only one label.
- The face and back of pile fabrics must be labeled separately, and the proportion of face to back must be stated. For example, the tag may say: "100% acrylic pile, 100% cotton back. The back is 60 percent of the fabric and the pile is 40 percent."
- Articles, such as girdles, which are made in sections of different fabrics, may have one label identifying the fiber content of all sections.

- If the trim is 15 percent or less of the surface of the garment, its fibers need not be identified.
- Piece goods must be labeled on the end of the bolt or on the hangtag, but remnants do not have to be labeled as to fiber content.
- Generic names of fibers used in advertising of textile products do not need to be listed if no reference to fiber content is made. If an assortment of items are advertised together and space is limited and doesn't permit a complete listing, generic names need not be given. If generic names do appear in ads, they must be listed in order of weight at least once.
- Deceptive use of fur names or symbols used in labeling or advertising non-fur textile products is prohibited.

Care Requirements

Directions should be given about how to care for the garment, whether it can be laundered (and if so, the appropriate method to use) or whether it should be dry cleaned only. Information about care is complete and well presented on some labels, but consumers do not always keep labels.

It has been proposed that the Federal Trade Commission pass a rule on permanent (sewn in) care labels for textile products. This rule would require proper instructions for the laundering and cleaning of such a product, as well as any other instruction about the product, which, if not followed may impair its utility or appearance. At this time the FTC has not issued the final rule, but consumers should be aware of this legislation and request such labeling.

Finishes and Shrinkage Control

A label should tell if a special finish has been used, the performance to be expected from that finish, how permanent it is, and how to care for the garment in order to protect the finish and get full benefit from it.

Each manufacturer gives a special name to the finish used on his fabric, which is why there are so many names for the same kind of finish.

Some of the finishes which make fabrics wrinkle-free are Koratron, Permanent Press, Durable Press, Penn-Prest, Machine Wash 'N Wear, Perma-Prest, Dan-Press, and Sta-Prest.

There are finishes which will prevent fabrics from spotting or staining, some of which are Scotchgard, Zepel, and Syl-mer. Look for these names on the labels of durable press clothes. They are also available on upholstery material. With such finishes, you can wipe off spills when they happen and prevent spots from forming.

"Soil release" finishes are used to make stains wash out easily once they are formed. Some of these finishes are called: Come Clean, Dual Action Scotchgard, Soil-Out, Soil-Release, and Visa.

A washable fabric should not shrink more than 2 percent. Shrinkage in excess of this amount will affect the fit of a garment. There are two types of shrinkage: fiber shrinkage occurs in the fiber itself (wool fibers, for example); fabric shrinkage happens after the material is made, and is related to the way in which the fabric has been constructed. Shrinkage-control finishes have been developed to combat each type.

Cotton knit fabrics are protected by Penn-Set, Stable-Knit, Pak-nit, and Redmanized finishes. These names show that the garment will not shrink more than 1 percent, and that it will continue to fit if laundered according to the instructions.

Two other finishes that prevent fabric from shrinking more than 1 percent are Sanforized and Rigmel. The Sanforized finish is used on cotton and linen fabrics and Rigmel is used on cotton.

Wool fabrics are protected by London shrink, Bancora, Wurlan, Zeset, and Dylanized finishes.

Rayon fabrics can be made shrinkage resistant by Avcoset, Sanforset, and Everglaze finishes.

Without finishes fabrics would look very drab. Clothes would be much harder to take care of. Look at labels to see whether the finishes you want have been used on the clothes you buy for yourself and for your family.

Colorfastness

The original color of a fabric should last for the life of the garment. Dyes are generally considered *fast* when they resist fading in the use for which the fabric is intended.

Some things that might cause fading are sunlight, washing and dry cleaning, scrubbing or rubbing, atmospheric fumes, and sea water. (Thus, the dye used in swimwear should be resistant to sunlight, to chlorine used in swimming pools, and to ocean salt water.) Vat dyes are now considered the most satisfactory for washable fabrics, particularly for cotton fabric. Look for the term *vat dyed* on labels.

The Manufacturer's Name and Address

The Textile Fiber Products Act of 1960 requires that the name of the manufacturer or a registered identification number or trademark be on the label of every garment. If you have a complaint about an article and the store from which you bought it does not respond satisfactorily, you may wish to write a letter or return the article directly to the manufacturer.

Sizes




The National Bureau of Standards has made available to clothing manufacturers standards for sizing children's clothing. This sizing is based on studies of body measurements considered to be average for particular ages. (For example: A boy's size 8 regular is designed for a boy who is 50 inches tall, has a 26½-inch chest and a 23½-inch waist.)

CHILDREN'S SIZES

So far the work on sizing children's clothing has been done for infants, toddlers, boys' sizes 8 through 20, and for girls' sizes 7 through 14. The standards for girls are not as complete as those for boys, as can be seen in the chart on page 13.

The following charts give some standard measurements used by garment manufacturers for children's clothes.

Clothing sizes — 3 months through 6 years

Infants'  Toddlers'  Children's 

Size			Height			Weight			Chest			Waist			Hip		
mo.	yr.	yr.	in.	in.	in.	lb.	lb.	lb.	in.	in.	in.	in.	in.	in.	in.	in.	in.
3			24			13			17								
6			26½			18			18								
12			29			22			19								
18	1		31½	31		26	25		20	20		20					
	2			34		29			21			20½					
	3	3		37	37	34	34		22	22		21	21			22½	
		4			40			39		23			21½			23½	
		5			43			44		24			22			24½	
		6			46			49		25			22½			25½	
		6x			48			54		25½			23			26½	

Girls' clothing sizes — 7 years through 14 years

Size	Height (inches)	Weight (pounds)
7	50	60
8	52	67
9	54	75
10	56	83
12	58½	95
14	61	107

After age fourteen most girls will fit into one of the figure types and sizes designed for women.

Remember, the standards are for *average*-size children at a particular age. Many children are smaller or larger than average. For this reason, children's clothing should be purchased according to chest, waist, and hip measurements and height and weight. There are special sizes for boys called "slim" or "husky" and for girls called "chubby" or another similar name.

Boys' clothing sizes — 8 years through 20 years

Slim



Regular



Husky

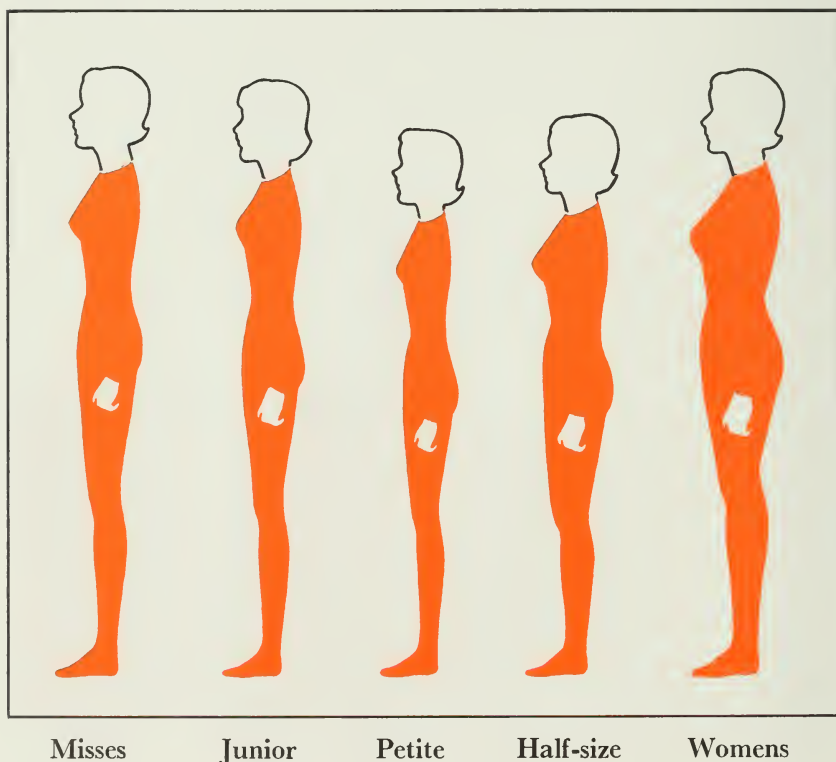


Size	Height in.	Inseam in.	Chest			Waist		
			Slim	Regular	Husky	Slim	Regular	Husky
			in.	in.	in.	in.	in.	in.
8	50	21½	25¼	26½	27½	21½	23½	25½
10	54	24	26¾	28	29	22½	24½	26½
12	58	26½	28½	29½	31	23½	25½	27½
14	61	28	30	31½	33	24½	26½	29
16	64	29	31½	33	35	25½	27½	30
18	66	30	33	34½	36½	26½	28½	31
20	68	31½	34½	36	38	27½	29½	36

WOMEN'S SIZES

Sizing is not standardized in women's wear. Clothes manufacturers do not use the same measurement standards, so a woman may wear a different size in different brands of clothing. Another complicating factor is the fact that items of clothing are not based on the same measurement standards. This means that a woman cannot use her dress size as a guide for buying a coat, a slip, or a sweater.

It will help you to get a better fit in clothing if you know your figure type, your approximate size, and which brands fit you best. Figure types are based on a woman's back waist measurement (from the base of her neck, down her spine to her waist), the width of her shoulders compared with the width of her hips, and her overall height and weight. A woman must first determine her figure type, then try on that type of garment in sizes that closely correspond to her bust measurement.



A description of basic figure types used by clothing manufacturers follows:

Misses. A woman of average height (5'5" to 5'6"), well proportioned, and well developed. Since this is an average figure type, all the others are compared with it.

Junior. A well proportioned figure with a shorter waist length and a higher bust than the Misses figure. She is of medium height (5'4" to 5'5").

Petite. A short (5' to 5'1"), small figure, well proportioned, and well developed.

Half-size. A short, (5'2" to 5'3"), fully developed figure with a short waist length and shoulders narrow in proportion to hips.

Womens. About the same height as the Misses figure, but larger and more fully mature.

Fabric and design will influence the way in which a garment fits, and they will be a factor in selecting one size in preference to another.

Always try on a garment before buying it. Check for fit and comfort while you are standing, sitting, and moving.

MEN'S SIZES

Most manufacturers of menswear develop their own sizing standards. The consumer should know what general body measurements are used as a basis for sizing the different kinds of apparel, and he should know his own measurements.

Jackets for suits or sports coats are sized according to chest measurement, height, and arm length. Check the following points for a good fit.

- The collar should fit snugly and comfortably around the neck, exposing about ½ inch of the shirt collar.
- The length of the jacket will differ slightly with the type of suit. Usually the bottom of the jacket should end at a point about even with the center of the wearer's hand when his arms are hanging at his sides. The jacket should cover the seat of his trousers.
- Jacket sleeves should allow ½ inch of shirt cuff to show.
- The waist of the jacket should be slightly fitted, but not be so tight that the buttons pull when the jacket is closed.
- The jacket should cover the wearer's chest and back smoothly, with no wrinkles.

Trousers and slacks are sized according to waist and inseam measurements. For example, size 32-34 means that the man's waist measures 32 inches and the inseam of his pants leg measures 34 inches from crotch to hem edge.

The seat of trousers should fit snugly, but allow enough fullness so that the wearer can sit comfortably. The hem or cuff should touch the shoe tops without causing the crease in the leg to "break." On casual trousers with full or bell-bottom legs, the pants leg can be slightly longer and the hem may taper from front to back. The crease in the trouser leg should run straight down the center of the leg.

Dress shirts come both in white and in a variety of colors. The style of collar points and cuffs and the taper in the body of the shirt vary with fashion. Dress shirts are sized according to the measurement around the neck and the sleeve measurement — taken from the center back of the neck, across the shoulder and bent elbow to the wrist. Neck sizes should be decided to the nearest $\frac{1}{2}$ inch, and the larger size should be bought if the measurement falls between two sizes. Sleeve lengths come only to the nearest inch.

Sport shirts are made in fabrics of many colors and patterns, both knitted and woven. Collars are softer than those on dress shirts and sleeves are often short. *Woven* sports shirts are sized according to neck measurement, and come in four basic sizes:

Small (S)	14 to 14½ inches
Medium (M)	15 to 15½ inches
Large (L)	16 to 16½ inches
Extra Large (XL)	17 to 17½ inches

Knit sports shirts are sized according to the chest measurement made over a shirt, high up under the arms, and over the shoulder blades. The four sizes are:

Small (S)	34 to 36 inches
Medium (M)	38 to 40 inches
Large (L)	42 to 44 inches
Extra Large (XL)	46 to 48 inches

Work shirts are fuller in the body and longer in the sleeve to allow greater freedom of motion. They may have either long or short sleeves, reinforced elbows, and double- or triple-stitched seams. They are sized according to neck measurement and sleeve length. Sleeve measurements are usually marked short (32 inches), medium (33½ inches), and long (35 inches).

Overcoats, topcoats, and casual coats are sized according to chest measurements. They should be tried on and fitted over the kind of garments with which they will be worn. Check the fit around the neck and shoulders, the sleeve length, and the overall length. *Topcoats* and *overcoats* are usually worn at knee length or a little longer. *Casual* coats are usually worn in above-the-knee lengths. Length will vary with fashion changes.



KNOW WHERE TO BUY CLOTHING

After you have decided what clothing items you wish to buy for yourself and your family, you need to know where to find clothing in the quality you want to buy.

You probably won't find one store that sells all the items of clothing needed for your family. You may have to shop one place for shoes, another for menswear, and still another for dresses. The following guides, along with a description of several kinds of stores and the services offered by each, will help you decide where to shop.

In comparing stores you will want to look for one that offers a wide range of qualities at different prices, and a good selection of styles, colors, and sizes. A store that can be depended on to offer good merchandise for the prices asked is always good to know about.

Check for a store that offers the services you want. You may want help from a sales person rather than self-service, a delivery service, charge accounts and payment plans to suit your needs, and good policies for the return or exchange of goods. Other services a store may offer for your comfort and pleasure are parking facilities, restaurants, and attractive clean rest rooms. Services do cost the store money, and this cost may be reflected in the price of its merchandise.

Consider a store that is conveniently located. You might feel that extra cost in time and travel is worthwhile for a coat, but not for a pair of socks. For some, mail-order is the answer when shopping areas are too far away or transportation is difficult.

You will want to find a store that is honest and reliable. One of the greatest services a store can offer is accurate, complete information about the apparel or fabrics they sell. This is done by advertising, labeling, and providing well-trained sales personnel.

KINDS OF STORES

Clothing can be purchased in department, specialty, and mail-order stores. Most consumers do not live where they have ready access to every kind of store mentioned below. For example, small communities may have only a small department store and a variety store where clothing may be purchased. People living in city neighborhoods may have a few small neighborhood stores nearby. Those in the suburbs usually have a shopping center with branches of inner-city department stores. Different kinds of stores vary in quality and type of clothing carried in stock and in services offered to customers.

Department stores present many different kinds of merchandise in separate areas of one store. The Bureau of Census defines a department store as one that employs at least 25 people and sells a general line of merchandise in three categories — home furnishings, household linens and dry goods, and apparel and accessories for all members of a family.

A department store is concerned with maintaining good will in the community and with establishing an image of reliability.

Branch stores are small versions of a larger store. They usually depend on buyers from the main store to purchase their stock of merchandise. If a branch does not have the item a customer wants, sales personnel can telephone the main store to see if the article is available there and to arrange its delivery to the customer.

Specialty stores, as defined by the Bureau of Census, carry only limited lines of apparel, accessories, or home furnishings. These stores range from very small stores to large chain stores. They offer specialized goods for specific needs. (For example: maternity wear, furniture, tall girls' clothing, jewelry, or shoes.)

Chain stores are groups of centrally owned stores. Their stock comes from a central headquarters and therefore each store handles very similar goods. Chains may be national, regional, or local. Sears, Roebuck & Co. and Montgomery Ward began as mail-order firms and are now national chains handling general merchandise. J. C. Penney began as a chain and has added mail-order catalog service. One advantage of chains is that merchandise can be returned or exchanged at any store that is a member.

Major **mail-order houses** have built a reputation for offering quality merchandise. These stores are for the person who wants to shop from home. The customer cannot see the goods, or try on apparel,

but store return policies are generous. Telephone ordering has cut down on the waiting time which was a disadvantage when ordering by mail. Postage charges must be considered when ordering by mail since they add to the purchase cost.

Discount stores emphasize bargain prices, large volume, and minimum customer service. The discount stores usually carry fast-moving items, samples, odd sizes, end-of-season fashions, and "distressed" merchandise.

Some manufacturers sell items to discount stores under a different label than that used on goods sold to another type of store. Occasionally a special purchase deal is made with a manufacturer and the discount house offers a real bargain to the consumer. At times, it is possible to get the same brands and quality for lower prices from discount stores.

Variety stores carry some apparel along with numerous other kinds of merchandise (examples are Woolworth and Kresge). They stock standard items of apparel that are limited in quantity and quality — underwear and lingerie, some children's clothing, men's shirts, women's blouses, etc. The store may offer self-service only, with no place to try on clothes. They may also operate on a cash-only basis. Prices are usually moderate to low, and the merchandise may include odd lots, seconds, and irregulars. The shopper may be able to get the quality she wants if she is well informed and knows what to look for in fabric, workmanship, sizing, etc. She is on her own in making a selection and may find it difficult to return items of clothing.

Outlet stores exist close to the factories that produce the merchandise which they stock. An outlet store may specialize in only one type of merchandise, or it may carry a variety. Some outlets are chain stores. The articles handled are classified in several ways: *samples* which are used by manufacturers to show and sell their merchandise; *irregulars* which have some flaws, although they will not affect wear or appearance of the item; *seconds* which have flaws that can usually be seen, but which may not affect wearability; and *surplus* which is left over at the end of a season. Outlets are often self-service stores operated on a cash basis.

Boutiques are becoming more and more popular as sources for unusual clothing, particularly in cities. They may be small stores or sections of a large store. Their main function is to carry up-to-the-minute, faddy items. Boutiques have great appeal for young people who want unique items of clothing and accessories.



UNDERSTAND ADVERTISING AND SALES PROMOTIONS

Stores vary in advertising and sales promotion methods. Store policies are influenced by consumer demand, the retailer's habits and judgment, climate, season, and the calendar.

ADVERTISING

Advertising has an important influence on how the consumer spends his money.

Some of the things a store hopes to do with advertising are:

- Attract attention and stimulate interest in fashion, providing information about old and new clothing items and where to buy them.
- Appeal to the senses and emotions, and develop a favorable image of both the item and its seller.
- Show that its items of apparel are different from those of its competitors, and that they are preferable.
- Stimulate the belief that a specific purchase will satisfy a basic clothing need, be it psychological, physical, social, or economic.

The purpose of advertising is to trigger a purchase — either rationally or emotionally. Therefore, advertising can be a service, or it can raise the desire to buy above the means to buy. The shopper should use advertising as a way of becoming informed, but should not be led by it into making purchases that do not fit into the clothing plan.

SALES

The *sale* is a retail store's effort to increase selling volume. The store may be making room for new merchandise, or getting rid of surplus or shop-worn items. It may be trying to get you into the store so that you will shop there in the future, or introducing a new product or service. Sales are of various types — clearance, special purchase, annual, seasonal, and stimulative.

Clearance sales are usually held to get rid of excess merchandise. Often the reduction ranges from 25 to 50 percent. Styles and size ranges are generally limited. Clearance sales are sometimes called end-

of-the-month, end-of-the-season, pre-inventory, or close-out sales. On sale may be fad and fashion merchandise, styles that have been discontinued, and seasonal merchandise that didn't sell during the height of the season. Before buying such an item, you should ask yourself: "Will this be worn enough right away to justify its cost? If not, will the style and fit still be good next year when the article can be worn? Am I willing to have money invested in an item that will not be worn for several months?"

A **special purchase sale** usually has items especially purchased by the store for the sale. Many times these special purchase items are not regularly stocked by the store, so you may not be familiar with the brand names. Careful shopping is necessary since the goods may or may not be the quality the store usually carries. These sales do not usually offer as great price reductions as do clearance sales, but they are more frequent, provide a wider selection, and are often more timely for the family's needs.

Annual sales, regular stock, or department manager's sales generally feature regular merchandise at a reduced cost for a short period of time. The reductions usually average 10 or 15 percent. When the sale is over, the merchandise returns to its regular price. Since these sales tend to occur at approximately the same time of year, keeping a record of when the sales happen and the amount of the sale item that you are likely to use in one year will help you buy wisely and take advantage of the reduced prices.

Seasonal sales are repeated each year. Some examples of these are: white sales in January, winter coats and furs on sale in August and January, and shoe sales in January and July. These sales may provide an opportunity to meet the family's clothing needs at less cost.

Stimulation sales such as anniversary, penny sales, dollar days, and two-for-the-price-of-one sales are held to encourage buying during slack periods. Usually these are a combination of regular stock at a reduced price and special purchase items.

For a sale item to be a savings to your family it must be something your family will use (and be more satisfied with than some other item the same money could have purchased). It must be of a quality and type that meets your family's needs, and it must be available at a lower cost than usual. That lower cost must include the cleaning, repairing, and any alterations that might be needed to make the sale item usable.



KNOW ABOUT METHODS OF PAYING FOR CLOTHING

CASH

Cash (either in the form of coins and bills or as checks) is frequently used for clothing shopping. When you use cash, you are not limited to shopping in stores where you have credit privileges. The use of cash may help you stay within your budget, since you cannot spend more money than you have with you.

As you shop with cash, carry it in a secure way. Count your change carefully and keep receipts of payment for use later in making adjustments with the store and in keeping your own records.

CREDIT

The types of credit generally used for buying clothing are 30-day charge accounts, revolving or budget accounts, and lay-away plans.

Thirty-day charge accounts usually have no interest charge, but if a payment is overdue, there may be a charge.

Revolving or budget accounts permit charging of items, but payments are made over a period of time longer than 30 days. Generally there is a limit on the amount that can be charged. The size of the unpaid balance determines how much must be paid each month. The interest charge for this type of account is frequently a high 18 percent simple interest per year. In the past the interest charge was frequently quoted as being 1½ percent a month. The Federal Truth in Lending Law now requires that the interest be stated on a yearly basis.

Lay-away plans are available in some stores. The customer makes a small deposit to hold the merchandise. The item selected will be available to the buyer when he has saved the money to pay for it. However, he will not have the use of the article during the time he is paying for it. If the customer fails to complete the payments for the merchandise, he may lose the money already invested. Since this plan requires both bookkeeping and storage of the item, stores usually charge for the lay-away service.

Using credit when shopping for clothing eliminates the need to carry cash. However, credit cards must also be carried with care since their loss can result in extra costs.

Credit charges provide a readily available record of expenditures. With computer billing there have been some problems and consumer frustration with incorrectly billed or credited accounts. The volume and the methods used in billing charge accounts often mean that it may take some time to correct even the most simple of errors. After you have notified the company of the error, it may take two months for the correction to appear on your statement.

The use of credit can give you the chance to take advantage of a sale when you do not have cash on hand. To determine how much money you have saved, subtract the cost of the interest on credit from the amount you saved by buying on sale.



WORK TO BUILD GOOD RELATIONS WITH STORES

Stores and store personnel are there to help you purchase the clothing items you desire. You can do much to assist them in doing this effectively. For good relations with sales personnel:

- Wait your turn patiently.
- State clearly what you want.
- If you have all the information available but cannot decide about a purchase, do not take the clerk's time while you think about the item.
- Don't expect the same kind of service at different types of stores.
- Make necessary exchanges and returns or complaints politely.

For your benefit (and the store's), if you have a complaint, tell the proper person and have as complete information about your complaint as possible. The proper person to receive complaints will vary with the store. It might be someone in the service department, the department manager, or the sales clerk.

To keep store costs down (and, ultimately, the costs of your clothing) handle items carefully as you examine or try them on. Keep children under control as you shop, and return articles to their proper place after handling them. You should make payments and necessary returns or exchanges promptly.

You can help your family get more for the dollars it spends on clothing if you plan with family members to decide their needs and then make purchases in relation to those needs.

Time spent shopping will help you get the best values with your clothing dollars. Take an occasional nonbuying tour of the stores that sell the type of clothing you purchase. This gives you an opportunity to compare prices, quality, and service from store to store on a variety of items.

As you shop, look for both the quality and the type of items which will meet your family's needs at the least cost. The quality needed can be determined by considering the length of time a garment will be worn, the use the garment will get, and how durable it must be for that use. A knowledge of fabrics, sizing standards, shrinkage control methods, and how to determine colorfastness will be of great benefit to the shopper in selecting clothing items.

Knowing the kinds of stores that can best meet your needs, that offer services important to you, and that you have found to be honest and reliable is extremely important in meeting the clothing needs and desires of your family.

Remember that advertising done by stores either can be a service to you or can raise your desires above your means to pay. Use it to become an informed shopper.



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